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ABSTRACT

The scope and operation of student financial aid programs in New York State are described, and recommendations to enlarge educational opportunity are offered. The following state-administered programs are briefly described: the Regents Scholarships, Tuition Assisstance Program (TAP), and guaranteed student loan programs. Data are provided on the types of student aid and numbers of new scholarship and grant awards in 1983-1984, as well as the total number and amounts of student loans and awards. Federal student aid programs in New York are also considered, including Pell Grants, Supplemental Educational Opportunity Grants, National Direct Student Loans, and College Work-Study funds. An analysis of trends in the TAP for 1982-1984 covers: number of recipients, utilization rates, and payments by sector and level; average awards; and award scales. In addition to discussing the relationship of state, federal, and institutional student aid programs, summary data for 1981-1983 are presented on the distribution of governmental and institutional aid programs at degree-granting institutions. Regents' recommendations cover improving tuition awards for part-time study, increasing access, and improving articulation of federal and state programs. (SW)

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A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE ON STATE STUDENT FINANCIAL AID PROGRAMS

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The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York 12230
December 1984

A REPORT BY THE BOARD OF REGENTS
TO THE GOVERNOR AND LEGISLATURE
ON STATE STUDENT FINANCIAL AID PROGRAMS

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The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York 12230
December 1984

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Assistant Commissioner for Postsecondary Policy Analysis
Heidi L. Mahoney

Section 603 of the Education Law
(As amended by Chapter 942, Laws of 1974)

Section 603. Evaluation of the board of regents. On or before January first, nineteen hundred seventy-six, and annually thereafter on or before December first, the board of regents shall make a report to the Governor and the temporary president of the senate, the speaker of the assembly, the senate finance committee, the assembly ways and means committee and the standing committees of the legislature having jurisdiction of higher education evaluating all financial assistance and loan programs established by this article, which report shall contain such recommendations as the regents may deem appropriate.

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THE BICENTENNIAL OF THE BOARD OF REGENTS AND THE UNIVERSITY OF THE STATE OF NEW YORK

PRESIDENT OF THE UNIVERSITY
AND COMMISSIONER OF EDUCATION
THE NEW YORK STATE EDUCATION DEPARTMENT
ALBANY, NEW YORK 12234

November 16, 1984

To the Governor and the Legislature:

Student financial aid programs constitute an essential part in the financing of postsecondary education and in promoting access and choice. In a period of increasing attendance costs and intense competition for the allocation of governmental resources, the role of student aid programs is particularly critical. Federal and State governments, institutions and private sources, are currently providing approximately $16 billion in programs which are highly instrumental to furthering educational opportunity. New York State continues to hold a leadership position in supporting grant, scholarship and loan programs to aid students in achieving educational goals. Financial barriers have been lowered to make educational opportunity a reality. In 1984, the Legislature enacted substantial improvements in the State's programs.

The State-administered program of financial aid, the largest in the nation, is broad and comprehensive, providing extensive amounts of funds to large numbers of students. It includes tuition assistance grants for use in colleges and certain proprietary schools; scholarships for undergraduate, professional and graduate study; and guaranteed loans. Further, the State supports a wide network of public colleges and universities.

The present scholarship and tuition assistance grants are based on legislation of 1974 as amended in subsequent years. The legislation of 1974 established the New York Higher Education Services Corporation to centralize the administration of State financial aid programs of scholarships, grants and loans and to coordinate such programs with those of other levels of government, particularly the Federal government. Under the law, the Higher Education Services Corporation is responsible for the issuance of award and loan payments and the Education Department retains the responsibility for selection of winners and alternates in eight programs of scholarships or academic performance awards. The law, under Section 602, provides that the Commissioner shall establish regulations governing student eligibility for student award and loan programs in the following areas:

1. Full-time and part-time attendance
2. Summer study
3. Permissible use of general and academic performance awards
4. Matriculation
5. Academic standing.

7

Section 607 of the law also provides that the Commissioner shall establish regulations governing institutional disclosure of information for students. Such information includes:

1. Financial aid programs
2. Educational costs
3. Refund policies
4. Instructional programs.

The Commissioner's Regulations have been revised periodically to improve the quality and administration of the programs as well as to reflect legislative changes.

Over the years, the Board of Regents has reviewed the State's student financial assistance programs and made recommendations for significant changes. Many of these recommendations formed the basis for legislative changes.

The Regents continue to review and evaluate the State's student financial aid programs. Accordingly, this report contains a description of the scope and operation of programs in the State and the results of an annual collection of student aid data to help in the planning of future directions of student aid programs. The report also recommends improvements aimed at the enlargement of educational opportunity.

Gordon M. Ambach
President of The University and
Commissioner of Education

Section

I

Summary of Developments in the State's Student Aid Programs

1. The State's student financial aid programs (loans and grants) for 1983-84 totaled $1,359.3 million, of which $331.9 million was for the Tuition Assistance Programs (TAP and STAP), $1,009.6 million was for loans and $17.8 million was expended for other grant and scholarship programs. Undergraduate and graduate students received approximately 371,000 scholarship and grant awards. Approximately 423,000 student loans were approved in 1983-84.

2. The Tuition Assistance Program, of all State-administered student aid programs, had the greatest proportional increase in expenditures, although the numbers of recipients declined. Payments (TAP and STAP) increased by 10.9 percent, from $299.2 million in 1982-83 to $331.9 million in 1983-84. The increase resulted mainly from the continued phasing-in of increased TAP award levels established in 1981.

3. The estimated number of undergraduate TAP recipients in 1983-84 decreased by 1.7 percent. Decreases occurred in all sectors except at City University community colleges and "Other Schools," which includes hospital schools, degree-granting proprietary institutions and registered non-degree business schools with two-year programs. At the graduate level there was an overall decrease of 2.3 percent in recipients.

4. The average TAP award for undergraduates increased by an estimated 13.1 percent between 1982-83 and 1983-84 ($990 to $1,120). Average awards increased in all sectors at the undergraduate level. For graduate students, the estimated average TAP awards for all sectors increased from $385 to $398.

5. Supplemental Tuition Assistance Program (STAP) award payments were initiated in 1981-82 for those undergraduate students who are educationally disadvantaged, carrying a remedial workload, and are unable to meet the requirements of the Commissioner's Regulation on program pursuit and satisfactory academic progress as it applies to State awards. The STAP award has a duration of one year and is calculated on the same basis as a TAP award. Under this program, a student can receive up to two additional semesters of aid payments. For 1983-84, STAP awards totaled approximately $18.1 million, an increase of $4.7 million over 1982-83.

6. There was also an increase in Guaranteed Student Loan Program (GSLP) activity. The total amount of all guaranteed loans increased from $963.4 million in 1982-83 to $1,009.6 million in 1983-84, about 4.8 percent. The number of borrowers also increased by 3 percent, from approximately 411,000 in 1982-83 to 423,000 in 1983-84. State guaranteed loans, constituting a very small component of the GSLP, declined from $.6 million in 1982-83 to $.5 million in 1983-84. This program will be phased-out, as a result of recent legislation.

7. Very significant student aid legislation was adopted in 1984, as follows:

a. The Tuition Assistance Program has been enriched in the following ways:

1. The maximum award has been raised from $2,200 to $2,700 or tuition, whichever is less, at not-for-profit institutions. For other institutions, the maximum award remains $2,200.
2. The net taxable income threshold for the maximum award is now $5,000, instead of $4,000.
3. The minimum award is now $300, instead of $250.
4. The net taxable income ceiling for the minimum award has been increased to $29,000 from $25,000.
5. The award reduction schedule has been adjusted to reflect these changes.

b. A new program of tuition awards for matriculated part-time undergraduate degree students is in effect for 1984-85. Each participating college receives an allocation of funds based on the proportion of its part-time degree enrollment to the statewide part-time degree enrollment. The institution is responsible for determining the number and amounts of awards (up to $2,000 maximum) in accordance with certain eligibility criteria established in law and regulations.

c. A new program of tuition awards for Vietnam veterans in undergraduate study has been established. Annual awards are $500 for full-time students and $250 for part-time students.

d. A new program of undergraduate and graduate scholarships, Empire State Scholarships, leading to preparation of teaching of elementary and secondary mathematics and science, has been established. For undergraduate students, there are 312 annual awards providing up to $3,000 for up to four years of study. For graduate students, up to 400 scholarships provide up to $4,000 per year for one to two years. Recipients of all awards are required to engage in teaching service or repay the scholarships with interest.

e. A Supplemental Higher Education Loan Financing Program has been established under the jurisdiction of the State Dormitory Authority. Under the program, the Authority will issue up to $120 million in tax exempt bonds. The proceeds will be used for student loans to supplement other forms of student aid. The Authority is authorized to provide loans to participating independent institutions for student loans as well as direct loans to students in public colleges. It is expected that the program will be in operation in 1985-86.

Section

II

Recommendations of the Regents

Over the past two decades the expansion of State-administered student financial aid programs has fostered student access and choice. This growth accompanied increases in enrollments, programs of study and student costs.

Since the inception of the Tuition Assistance Program in 1974, the Legislature has enacted significant improvements in the undergraduate award schedules, as described in the appendix, and established other new programs.

Following the establishment of major improvements in 1984, the Regents will recommend further changes to enhance the effectiveness of State student financial assistance.

Recommendations

1. Improvements in the Tuition Awards for Part-time Study Program.

For a number of years the Regents have advocated tuition aid for part-time undergraduates and they are pleased that a program similar to the one they recommend has been established. The new legislation, however, has several provisions which may require amendment. In addition, there is a need to review the experience of the colleges in administering the program. These and other considerations will be addressed by the Regents. The statute requires the Higher Education Services Corporation to make an annual report to the Regents on the administration of the program. In turn, the Regents shall prepare a report with recommendations to the Governor and Legislature. The first such report is due January 1, 1986.

2. Improvements to Increase Access.

The Regents Statewide Plan for the Development of Postsecondary Education addresses the need to improve access for a variety of students. Student aid programs provide a means to meet this goal. There is a concern, for example, about the adequacy of financial assistance available to graduate students who are largely dependent on loans. Another concern deals with single, independent students. Nearly all student aid programs assess large expected contributions from the students in determining need. Under TAP, for example, single, independent students are ineligible if their net taxable income exceeds $5,666. This limit was established in 1977 and there is support for an increase in the limit and an adjustment to the award scale. A third concern involves the level of awards for the lower income TAP recipients with respect to increasing college costs and the financial need gap (the lack of aid to meet need). Improving the award scale for these student would promote access. The Regents are also planning a new program of awards for students who, in exchange, agree to perform public service or repay the amount of the awards with interest.

The Regents and the Department will address these and other concerns through specific legislative proposals.

3. Improved articulation of State and Federal student aid programs

Developments since 1980 in student financial aid programs, at the Federal level, have reflected a lack of stability in regulations governing the administration of programs and in funding levels.

For example, the overall expenditures for the five major programs (Supplemental Educational Opportunity Grants, National Direct Student Loans, College Work-Study, Pell Grants and Guaranteed Student Loans) declined in 1982-83 by approximately $178 million, largely as a result of the decrease in the Guaranteed Student Loan Program, following the introduction of a needs test. However, in 1983-84, aggregate expenditures for these programs increased by nearly $89 million largely as a result of greater utilization of the Pell and Guaranteed Loan Program. This increase however, is only one-half of the loss in the previous year. At the same time, attendance costs continue to increase.

The 1984 Statewide Plan for the Development of Postsecondary Education proposes the development of legislative proposals to improve access for several categories of students and urges reauthorization of the Federal Higher Education Act with adequate appropriations to meet the needs of students. The Plan also recommends a review of both State and Federal programs so as to obtain maximum effectiveness. There is further discussion of this topic in Section VI of this report.

The magnitude of the major State and Federal student aid programs shown in Table 1 emphasizes the need for maximum coordination of programs and clear goals.

Table 1

State and Federal Student Aid Expenditures
in New York State
Major Programs, 1983-84

Program	Amount (estimated in millions)	Percent
State		
Tuition Assistance Programs	$ 326.7[1]	18.1
Regents Scholarships	16.3	.9
State Guaranteed Loans	.5	.02
Total	343.5	19.0
Federal		
Pell Grants	355.0	19.7
Supplemental Educational Opportunity Grants	27.5	1.5
State Student Incentive Grants[2]	5.2	.3
Guaranteed Student Loans[3]	1,009.1	55.9
National Direct Student Loans[4]	16.4	.9
College Work Study[5]	47.4	2.6
Total	1,460.6	81.0
Grand Total	1,804.1	100.0

[1]The total includes $18.1 million for the Supplemental Tuition Assistance Programs.

[2]This Program supplemented the State expenditure of $326.7 million for the Tuition Assistance Program.

[3]The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes $68.9 million for two supplemental programs, ALAS and PLUS.

[4]The amount represents Federal capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

[5]The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus, non-profit employers.

Section

III

The Scope of State-Administered Student Aid Programs

New York State provides an extensive program of financial assistance aimed for the improvement of college-going opportunity. This array of aid encompasses scholarships based on merit, noncompetitive tuition grants scaled on family income and tuition costs, and student loans. Basically, the State-administered programs are comprised of Regents scholarships and TAP awards, which are funded by State appropriations, and guaranteed student loan programs for which loan capital is derived from private lending agencies. The terms and conditions governing these programs are carried in Articles 13 and 14 of the Education Law. The Higher Education Services Corporation is responsible for the administration of the programs.

The State's financial assistance programs began in 1913 with the establishment of the Regents College Scholarship Program for outstanding high school seniors. Scholarship awards were based then, as now, on competitive examinations. Over the years, both the numbers and the amounts of awards increased. In addition, other special scholarship and award programs were established for both undergraduate and graduate study. The State Education Department is responsible for the selection of winners in the competitive programs and the payments are administered by the Higher Education Services Corporation.

In 1961, the Legislature established the Scholar Incentive award program, a noncompetitive grant program for full-time undergraduate and graduate students. The first awards were made in 1962. Within a few years, the size of the Scholar Incentive award program, in terms of numbers of students and annual expenditures, far exceeded the size of the competitive programs. In 1974, the Legislature established the Tuition Assistance Program (TAP). Under this program, New York State residents engage in full-time study and, meeting other eligibility requirements, receive noncompetitive grants to help meet tuition costs. The Tuition Assistance Program replaced the Scholar Incentive Program (which had maximum annual awards of $600) with a more liberal scale of awards providing a maximum annual value of $1,500, not to exceed tuition, for undergraduates. The maximum TAP award for graduate students is $600. The $1,500 maximum was raised to $1,800 in 1978 for first-time recipients, retroactive to 1977-78, and to $2,200 for first-time recipients in 1981-82. Commencing in 1984-85, the maximum award is $2,700 at not-for profit institutions. In addition, in 1984, the Legislature established additional new programs, described in Section I.

The Higher Education Services Corporation also administers the Federal Guaranteed Student Loan Program. While the program is State-administered, it is governed by Federal statute and regulations. The Corporation guarantees loans made by the financial institutions, and the Federal government pays the interest of 8 or 9 percent while the student is enrolled, provides special allowances to the lending institutions and subsidizes certain administrative costs of the Corporation. During the repayment period after termination of study, the student repays the principal amount plus interest. Commencing September 1983, new borrowers are charged 8 percent, other borrowers are still charged 9 percent. Dependent students attending New York postsecondary institutions may receive loans up to

$2,500 a year for meeting costs of approved undergraduate and vocational programs, not to exceed an aggregate of $12,500. Graduate and professional students may borrow up to $5,000 a year subject to a limit of $25,000 for combined undergraduate and graduate study.

Through the Higher Education Amendments of 1980, two additional guaranteed loan programs were established. The first, Parental Loans for Undergraduate Students (PLUS), provides for parents of dependent undergraduates to borrow up to $3,000 per year with repayment commencing within 60 days after the loan is made. The non-subsidized interest rate of 14 percent dropped to 12 percent in November 1982. The other program is Auxiliary Loans to Assist Students (ALAS). Graduate students may borrow up to $3,000 per year with an aggregate of $15,000. The respective amounts for independent undergraduates are $2,500 and $12,500. In 1981, restrictions were placed on eligibility for Guaranteed Student Loans (see page 14). The State Supplemental Loan Program for Health Profession Students (SSLPHS) which has provided for additional loans for students in the health professions is being phased-out as a result of 1984 legislation which terminated the program. A new Supplemental Higher Education Loan Financing Program has been established (see Section I).

There are numerous other programs which provide financial assistance to students which are not covered by Articles 13 and 14 of the Education Law. These include tuition waiver programs at the State and City Universities, the State University Supplemental Tuition Awards Program, special State-funded opportunity programs for disadvantaged students in the independent and public colleges, and institutionally funded student assistance programs. All of these programs are administered by institutions and are not covered in this report. In addition to various student aid programs, the State provides assistance, through two programs, to residents of the State who have full-time dependents in postsecondary education. The Tuition Deduction Plan permits the taxpayer to deduct, for State income tax purposes, the lesser of one-half of tuition paid for a dependent in an institution within the State (less any TAP awards) or $1,000. A second program, the Parent's and Student's Savings Plan (PASS) permits the taxpayer to deduct amounts (up to $750 annually for each dependent) paid to a trust account and to defer payment of tax on the earnings in the fund.

Scholarship, Grant and Loan Programs

The following table shows the types of student aid and numbers of new scholarship and grant awards in 1983-84 as well as the total number of student loans.

A. Types of Aid and Numbers of Awards

Table 2

	Number of New Awards 1983-84	Amount of Annual Award	Term of Award (In Years)
Noncompetitive Awards			
Tuition Assistance Program Awards[1]	305,057	$ 100-2200	4 to 8
Child-of-Veteran, Police Officer and Firefighter Awards	1,530	450	4 or 5[3]
	306,587		
Scholarships for High School Seniors			
Regents College Scholarships	25,600	250	4 or 5[3]
Basic Nursing Scholarships	800	250	4 or 5[3]
Cornell University Scholarships	60	100-1000[2]	4
	26,460		
Other Scholarships and Fellowships			
Medical-Dental Scholarships	130	350-4000	4
Lehman Fellowships	30	4000-5000	4
Optometry Scholarships	5	350-1000	4
Veterinary Scholarships	10		
	175		
The student loan program, 1983-84[4]	423,049	2,500-5,000	

[1] Data reported in Higher Education Services Corporation Annual Report for 1983-84 and includes about 17,000 recipients of Supplemental Tuition Assistance Program Awards.

[2] Awards are administered and funded by Cornell University and provide for tuition reduction.

[3] Awards may be held for five years if the academic program requires more than four years for completion.

[4] The number includes approximately 26,981 ALAS and PLUS loans and 193 SSLPHPS loans.

B. Total Annual Financial Assistance to College Students

The student financial aid programs of New York State totaled nearly $1.36 billion in 1983-84. During that year, they provided about 371,000 scholarships and grant awards and about 423,000 loans. The total expenditures of $1.36 billion represent an increase of about 6.2 percent from 1982-83. The TAP and Regents Scholarship program expenditures increased from $316 million to $349.7 million in 1983-84. The higher level of award expenditures is attributed primarily to the continued phasing-in of the higher TAP schedule for undergraduates, initiated in 1981-82, with a maximum award of $2,200 for first-time recipients. Student loans increased from $963.4 billion in 1982-83 to $1,009.6 million in 1983-84, a increase of 4.8 percent.

Table 3
Payments and Aid Recipients
1982-83 and 1983-84[1]

	Students		Amount (in millions)		Percent Change in Amount
	1982-83	1983-84	1982-83	1983-84	
Tuition Assistance Program Awards	310,556	305,057	$ 299.2	$ 331.9[2]	10.9
Regents Scholarships, Fellowships Child of Veteran and Police Officer-Firefighter Awards	64,773	65,823	16.8	17.8	6.0
Student Loans	410,712	423,049	963.4	1,009.6[3]	4.8
Total	786,041[4]	793,929[4]	$ 1,279.4	$1,359.3	6.2

[1]Data reported in Higher Education Services Corporation Annual Report for 1983-84.

[2]The total for 1983-84 awards includes $5.2 million from the Federal State Student Incentive Program and $18.1 million in Supplemental Tuition Assistance Program awards to 17,000 students.

[3]The total includes $.5 million in State Guaranteed Loans.

[4]Total contains duplicated numbers of recipients (students who are receiving assistance from more than one program).

Section

IV

The Scope of Other Federal Student Aid Programs in New York

Students in the State's postsecondary institutions also participate in various Federal need-based student aid programs in addition to the Guaranteed Student Loan program previously described. There are four major programs, three of which are administered by the colleges. The college-administered programs are the National Direct Student Loan Program (NDSL), the College Work Study Program (CWS), and the Supplemental Educational Opportunity Grant Program (SEOG). The colleges receive annual allocations of funds, based on reviews of their requests and Federal allocation formulas, and distribute the funds on the basis of need. There is also a national entitlement program for undergraduates, the Pell Grants, formerly known as the Basic Educational Opportunity Grant Program (BEOG). In this program, the student applies, typically through the application used for the campus-based programs, to an agency under Federal contract which issues eligibility certificates to students. The students decide where they will use their awards, and the certificates are then the basis for credit or cash towards educational expenses. The campus financial aid officer is responsible for "packaging" or combining various Federal, State, and institutional awards so they may meet, but not exceed, the student's financial need.

Postsecondary Student Assistance Amendments of 1981

In 1981, Congress enacted the Postsecondary Student Assistance Amendments which limited or reduced the expansion of programs provided for under the Higher Education Amendments of 1980. The changes included limitation of GSL eligibility through a financial needs test where the adjusted family income exceeds $30,000, an origination fee of 5 percent of the loans, the establishment of Auxiliary Loans to Assist Students (ALAS), raising the interest rates on NDSL loans from 4 to 5 percent, reducing the award scale and appropriations for Pell Grants and reducing appropriations for the three campus-based programs (NDSL, SEOG and CWS). The GSL program changes did not have a major impact in the academic year 1981-82 as they became effective in October 1981, after most students had taken their loans for the year.

Distribution of Federal Aid Funds

Table 4 shows distributions of funds under the four major Federal programs for the two most recent years. It should be noted that the totals for each year of the campus-based programs are understated because the full amounts for the NDSL and CWS Programs are not available for both years (In Section VI the full amounts for degree-granting institutions are displayed). For example, the NDSL allocations represent Federal capital contributions. The amounts do not include institutional capital contributions of one-ninth the Federal allocation, nor do they include funds from collections of previous loans or cash on hand. Thus the funds available for loans exceed the amounts listed. The CWS allocations do not include an additional minimum 20 percent capital contribution from institutional or off-campus (non-profit) employers. Some institutions are able to obtain higher proportions of off-campus contributions. The SEOG funds do not require capital contributions.

Table 4
Estimated Distribution of Federal Student Aid Funds in New York
By Program, 1982-83 and 1983-84

Program	1982-83 Amount (in millions)	1983-84 Amount (in millions)
Pell Grants	$318.0	$355.0
Supplemental Educational Opportunity Grants	$ 27.4	$ 27.5
National Direct Student Loans	$ 16.0	$ 16.4
College Work Study	$ 42.5	$ 47.4
Total	$403.9	$446.3

Data from Office of Student Financial Assistance, United States Department of Education. Amounts under the programs for 1983-84 are based on preliminary estimates. Actual disbursements, which are not available, will produce adjustments for the figures in the table. Institutional contributions are not included in the amounts for the National Direct Student Loan and College Work Study Program. Also, National Direct Student Loan figures do not include cash on hand or funds from repayments which are available for relending.

The total amount of $446.3 million for the four programs in 1983-84 represents an overall increase of 10.5 percent from 1982-83. The total funding for the three campus-based programs (SEOG, NDSL and CWS) showed an increase of $5.4 million in 1983-84. The changes in the amounts for these programs reflect changes in Federal allocations. The estimated increase in Pell Grants appears to be the result of higher utilization as the maximum award remained $1,800. The Pell Grant expenditure figure for 1983-84 represents the level of October 1984. It may be adjusted downward as institutional reports are completed. Overall, the relationship of the campus-based funding to Pell Grants funding changed slightly for the two years; in 1982-83 the campus-based funds equalled 21.3 percent of the Pell Grants and for 1983-84 represented 20.5 percent of the grants. Institutions have been presented with a complex Federal funding situation. While attendance costs are increasing, funding for campus-based programs is static, GSL eligibility has been restricted and Pell Grant funding, which is targeted towards students from lower income families, has increased.

The Federal campus-based and Pell Grant programs are not duplicative of TAP awards. The campus-based aid supplements the Pell and TAP awards in meeting all educational costs. The TAP award is limited to tuition and the Pell Grant presently may not exceed one-half of educational costs.

The foregoing data on the Federal programs provide a dimension of comparison with the State-administered student aid programs. The combined amount of Federal student aid for the four major programs in 1983-84 of $446 million represents about 25 percent of the total financial aid available to students in the State from major Federal and State programs in that year.

In order to better understand the effectiveness of student aid programs, it is necessary to obtain and analyze data on Federal and State programs. Through the annual data collection program of the Department's Higher Education Data System (HEDS), postsecondary institutions in the State furnish considerable amounts of information about institutional and Federal programs. These data are augmented by reports from the Higher Education Services Corporation on State programs. Further discussion of the data is presented in Section VI.

Section

V

Trends in Awards and Payments in the Tuition Assistance Program

The 1983-84 academic year marked the third phase-in year of a TAP award scale for first-time undergraduate recipients in 1983-84. Under that scale, the maximum award was $2,200 or tuition, whichever is less. As indicated in Section II, a new undergraduate award scale is in effect for 1984-85 with differential maximum awards for not-for-profit and proprietary institutions. The award scales are described in the Appendix.

Number of recipients by sector and level

As indicated in Tables 5 and 6, the overall number of undergraduate TAP recipients decreased by 1.7 percent between 1982-83 and 1983-84 while the overall full-time enrollment increased by .6 percent at degree-granting institutions. The decrease in numbers of recipients occurred in all undergraduate sectors except at the City University community colleges and "Other Schools." At the same time, enroliments were increasing in all sectors and levels except at City University and State University four-year colleges. At the graduate level the numbers of recipients declined in all sectors, except City University, while enrollment increased in all sectors.

Athough there was a general decrease in recipients, the distribution of undergraduate recipients between public and nonpublic institutions remained about the same; nearly 60 percent of the recipients were in public colleges. A similar proportion of graduate recipients was in the independent sector. The increase in "Other School" recipients is consistent with experience in that category in recent years and reflects increasing participation of students in both degree and non-degree proprietary institutions.

The reason for reduced TAP participation during increased enrollments in some sectors is not clear. One contributing factor may be reduced eligibility resulting from rising family income levels.

Utilization rates by sector and level

Utilization rates indicate the proportion of full-time students who are TAP recipients. These rates are shown by sector and level in Table 6 for degree-granting institutions. The rates are, of course, affected by a number of factors which control eligibility for awards. These factors include the numbers or proportions of students who are not residents of the State, whose family incomes exceed those prescribed for TAP eligibility, or who otherwise do not meet award eligibility requirements.

Table 6 indicates utilization patterns for a two-year period. Although the utilization rates declined where enrollments declined, they also declined when enrollments increased (as at State University and City University community colleges and independent colleges) and with all the graduate sectors except City University.

Payments by sector and level

Table 7 provides a distribution of TAP awards by sector and level for 1982-83 and 1983-84. The proportions of payments between sectors changed. At the undergraduate level, the public colleges received about 2 percent more of the undergraduate payments in 1983-84 than in 1982-83. At the graduate level there was a decrease in the proportion of payments in two sectors. Although the numbers of public college recipients at the undergraduate level represent about 58 percent of the total, they receive about 42 percent of the payments to undergraduates. The lower proportion of payments reflects the lower public college tuition charges to which the TAP awards are applied. The increase in amounts for "Other Schools" was second to the growth for SUNY. At the graduate level, where tuition charges in all sectors exceed the $600 maximum TAP award, the proportions of payments are rather close to the proportions of recipients.

Average awards

The changes in average awards between 1981-82 and 1982-83 are shown in Table 8. The overall increase of 13.1 percent in the average undergraduate award reflects three years of higher award levels associated with the enriched award scale.

At the undergraduate level, average awards increased in all sectors but most notably at State University.

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The establishment of TAP in 1974 had the purposes of providing larger amounts of tuition assistance to all eligible students and, through a much higher maximum award than under the predecessor Scholar Incentive Program, facilitating choice as well as access.

During part of the period in which the Tuition Assistance program has grown, the various Federal student aid programs also expanded as larger numbers of students have received aid, particularly through the basic grants (now Pell Grants) and GSLP programs. The enlargement of eligibility created by the Middle Income Student Assistance Act of 1978 and the Higher Education Amendments of 1980, has been restricted through Congressional action in 1981, as noted in Section IV. As a result of these changes, TAP, particularly under the new award scale initiated in 1984-85, will become an even more important resource.

Table 5
Number of TAP Recipients by Sector and Level
1982-83 and 1983-84

	1982-83		1983-84[1]		
	Number	Percent of Total	Number	Percent of Total	Percent Change in Number from '81-'82
Undergraduate	296,982	100.0[2]	291,791	100.0	- 1.7
State University	103,544	34.8	101,209	34.7	-2.3
State-operated	59,770	20.1	57,436	19.7	-4.3
Community Colleges	43,774	14.7	43,773	15.0	-
City University	70,954	23.9	69,205	23.7	- 2.5
Senior Colleges	43,158	14.5	40,338	13.8	- 6.5
Community Colleges	27,796	9.4	28,867	9.9	+ 3.9
Independent Colleges	89,147	30.0	86,166	29.5	- 3.3
Other Schools[3]	33,337	11.2	35,211	12.1	+5.6
Graduate	13,574	100.0	13,266	100.0	- 2.3
State University	4,464	32.9	4,433	33.4	- 1.6
City University	1,133	8.3	1,191	8.9	+3.0
Independent Colleges	7,977	58.8	7,642	57.6	-4.2
TOTAL	310,556		305,057		- 1.8

[1] Estimated number of TAP recipients reported as annual average number of recipients in the Higher Education Services Corporation Annual Report for 1983-84.

[2] Detail may not add to total due to rounding.

[3] Includes hospital schools, degree-granting proprietary institutions, and registered non-degree business schools with curricula of two years duration.

Table 6

Utilization Rates for TAP Recipients by Level of Enrollment and Type of Institution[1]
1982-83 and 1983-84

	1982-83 Enrollment (Full-time)	TAP Recip. as % of Enrollment	1983-84 Enrollment (Full-time)	TAP Recip. as % of Enrollment	Percent change in Enrollment
Undergraduate	546,802	54.3	549,852	47.9	+ .6
State University	226,265	45.8	227,338	44.5	+ 4.3
State-operated	132,359	45.2	131,459	43.7	- 2.8
Community Colleges	93,906	46.6	95,929	45.6	+ 2.2
City University	100,473	70.6	101,186	68.4	+ .7
Senior Colleges	68,869	62.7	67,648	59.6	- 1.8
Community Colleges	31,604	87.9	33,538	86.1	+ 5.5
Independent Colleges	220,064	40.5	221,278	38.9	+ .6
Graduate	67,902	20.0	68,688	19.3	+ .1
State University	15,074	29.6	15,298	28.9	+ 1.5
City University	5,000	22.7	5,199	22.9	+ 4.0
Independent Colleges	47,828	16.7	48,207	15.9	+ .8

[1] Enrollments reported by the State Education Department for fall 1982 and fall 1983. Presentations exclude degree-granting proprietary schools and other non-degree schools.

Table 7

TAP Payments by Sector
1982-83 and 1983-84

	1982-83		1983-84[1]	
	Amount (in millions)[2]	Percent of Total[2]	Amount (in millions)[2]	Percent of Total[2]
Undergraduate	$294.0	100.0	$326.7	100.0
State University	62.7	21.3	77.6	23.8
State-operated	37.3	12.7	48.5	14.8
Community Colleges	25.4	8.6	29.1	8.9
City University	54.4	18.5	58.9	18.0
Senior Colleges	32.5	11.1	35.0	10.7
Community Colleges	21.9	7.4	23.9	7.3
Independent Colleges	122.4	41.6	125.7	38.5
Other Schools[3]	54.4	18.5	64.4	19.7
Graduate	5.2	100.0	5.3	100.0
State University	1.7	32.7	1.8	33.9
City University	.5	9.6	.5	9.4
Independent Colleges	3.0	57.7	2.9	56.7
TOTAL	$299.2		$331.9	

[1]Estimated amounts reported in the Higher Education Services Corporation Annual Report for 1983-84.

[2]Detail may not add to total due to rounding.

[3]Includes hospital schools, degree-granting proprietary institutions, and registered non-degree business schools with two-year curriculum.

Table 8

Average TAP Awards By Sector and Level of Study

	Average Amounts[1] 1982-83	1983-84	Percent Increase
Undergraduate	$ 990	$1,120	13.1
State University	606	767	26.6
State-operated	625	845	35.2
Community Colleges	581	664	14.3
City University	767	852	11.1
Senior Colleges	754	869	15.3
Community Colleges	787	829	5.3
Independent Colleges	1,373	1,459	6.3
Other Schools[2]	1,633	1,830	12.1
Graduate	$ 385	$ 398	3.4
State University	391	414	5.9
City University	399	445	11.5
Independent Colleges	379	382	.8

[1] Derived from Higher Education Services Corporation Annual Report for 1983-84.

[2] Includes hospital schools, degree-granting proprietary institutions, and registered business schools with two-year curricula.

Section

VI

The Relationship of State, Federal, and Institutional Student Aid Programs

The major State and Federal student aid programs in New York provided nearly $1.7 billion to students in 1983-84. Supplementing this assistance, of course, are funds from other governmental programs as well as institutional funds. This assistance, in all its various forms, has a considerable impact on student access and choice. Student assistance programs are a major element in the funding of postsecondary education. On the Federal level, considerable attention accompanies proposals or actions relating to program changes. This attention will likely continue as the Reagan administration seeks changes in program expenditures and consideration is given to the reauthorization of higher education legislation in 1985.

As noted in Section IV, during 1983-84 the utilization of Federal programs was affected by static funding for the campus-based programs, and some increased utilization of GSL and Pell programs.

For 1984-85, there will be further changes in the level of expenditures for the Federal programs. Table 9 provides an estimate of Federal and State expenditures for 1984-85 as well as a comparison with 1983-84. In the case of the Pell Grants, the maximum award will increase to $1,900 and the campus-based and State Student Incentive Grant programs combined experience a slight loss. The estimated increase in the GSL Program is based on the Higher Education Services Corporation's estimate that GSL loans will increase by about $101.9 million, including $89.8 million for regular guaranteed loans and $12 million for PLUS and ALAS loans.

At the State level, TAP expenditures will increase by about $52 million as a result of the enriched undergraduate award scale. The funding for new programs (Tuition Awards for Part-time Students, Tuition Awards for Vietnam Veterans, and Empire State Scholarships) will increase the total for Regents Scholarships and other awards to about $33.8 million. There will be few New York State Supplemental Loans as the program has been discontinued. As a result of these changes, State program expenditures will increase by $67.1 million or 19.4 percent.

The estimated 1984-85 expenditures in Table 9 indicate a total increase of about 9 percent. The actual utilization of Pell Grants and GSLP loans will largely determine the accuracy of the overall estimate.

The effects of changes enacted in student aid programs, and the possibility of further changes, will be felt during the balance of the 1980's when the postsecondary educational environment will also be affected by changes in enrollments and escalating attendance costs. This period will likely be characterized by intensified pressure on one hand to limit public expenditures for student aid programs while counter-efforts seek to hold or raise levels of assistance as institutions struggle

Table 9

State and Federal Student Aid Expenditures
in New York State
Major Programs, 1983-84 and 1984-85

Program	Amount (estimated in millions)		Percent Change in Amount
State	1983-84	1984-85	
Tuition Assistance Programs[1]	326.7	378.3	+15.8
Regents Scholarships and Other Awards	16.3	33.7[6]	+89.9
State Supplemental Loans	.5	.1	-80.0
Total	345.0	412.1	+19.4
Federal			
Pell Grants	355.0	355.0	-
Supplemental Educational Opportunity Grants	27.5	29.2	+ 6.2
State Student Incentive Grants[2]	5.2	6.5	+25.0
Guaranteed Student Loans[3]	1,009.1	1,111.4	+10.1
National Direct Student Loans[4]	16.4	15.0	-8.5
College Work Study[5]	47.4	44.9	-5.3
Total	1,460.6	1,562.0	+6.5
Grand Total	1,805.6	1,974.1	+9.3

[1] The totals include Supplemental Tuition Assistance Program awards.

[2] This Program supplements the State expenditures for the Tuition Assistance Program.

[3] The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes ALAS and PLUS loans.

[4] The amount represents Federal capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

[5] The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus non-profit employers.

[6] Total includes funds for new programs of tuition aid for part-time students tuition awards for Vietnam Veterans and Empire State Scholarships.

with fixed cost items, inflation and declines in enrollments and tuition income.

During 1985, Congress will consider the reauthorization of the Higher Education Act. It is expected that there will be strong efforts to reestablish the higher authorization and appropriation levels for Title IV programs as called for in the Higher Education Amendments of 1980. More specifically, there will be consideration of issues such as these:

1. Increasing the maximum Pell Award from the current $1,900 level and increasing the proportion of costs which may be covered by the award, presently at the 50 percent level. Decentralization of the Pell Grant delivery system and improving service through encouragement of state agencies to process applications.

2. The funding allocation system for the three campus-based programs is based largely on enrollments and is not responsive to the needs of states. Other measures, such as financial criteria should be considered.

3. The GSL Program could be amended so as to allow higher loan limits, increase the family income cap of $30,000 for the demonstration of financial need and elimination of the five percent origination fee which has been used to offset special allowance and interest subsidy costs. Such costs have declined as the Program has been restricted through certain eligibility criteria.

Although State and Federal programs have obviously succeeded in promoting access and choice, they are characterized by a considerable lack of planned coordination and the use of different funding mechanisms, financial needs tests and application procedures. The conditions are largely the result of the fact that the major government aid programs were established at different times for different purposes without an underlying or unifying rationale. It is because of these conditions that it is difficult to perceive how the State and Federal programs mesh. The lack of coordination also creates a situation in which the State has not had important data on how the Federal programs contribute to access and choice, particularly with respect to family incomes, the relationships between grants, loans and part-time employment, the extent to which such aid meets total expenses and the amounts and kinds of assistance received by part-time students as well as full-time students. In order to understand the effectiveness of State award programs it is necessary to obtain and analyze data on the Federal and State programs and relate the Federal effort to that of the State.

As indicated in Section IV, the Department has initiated the collection of data on major governmental programs as well as those funded by the institution. Data on Federal and institutional programs is supplied by the institutions through the use of a survey in the Department's annual Higher Education Data System (HEDS) collection. Additional data on State administered programs is provided by the Higher Education Services Corporation and offices in the Department. The data collection now covers 1980-81 through 1982-83. The analysis of information collected on an annual basis will permit a better understanding of Federal, State, and institutional programs and the consideration of alternative arrangements of programs and costs. A review of the two most recent years' data begins on page 26 .

Student Financial Aid Programs in New York State
Summary Data from Higher Education Data System
1981-82 and 1982-83

The tables in this section provide a perspective on the distribution of various governmental and institutional aid programs for two years at degree-granting institutions. Tables 10 - 14 provide a State-wide report, by sector, of amounts of aid and numbers of recipients by program and level. Tables 15 - 19 show the various proportions of aid by program and level. Tables 20 - 24 report average aid amounts, by program and level.

In reviewing the data for the two years, several conditions should be noted. First, although the response rate for submission of student financial aid data is about 98 percent, the lack of reports from several institutions reduces the volume of activity displayed in the various tables. In addition, several institutions are unable of match numbers of recipients with institutional funds. As a result, the reporting of average awards in Tables 20-24 is adjusted to exclude such entries.

Observations

A. General characteristics of aid distribution, as displayed in Tables 10-14.

1. Undergraduate students received nearly 79 percent of the approximate $1.8 billion in major student aid sources in 1982-83, about the same proportion as in 1981-82.

2. Undergraduates on a statewide basis, received more aid from grants and scholarships (53.8 percent) than from loans (40.4 percent). Part-time employment accounted for 5.8 percent in 1982-83. For 1981-82 the respective percentages were 47.4, 46.8 and 5.6.

3. Graduate students, however, received a majority (55.1 percent) of aid from loans, with grants (22.8 percent) and part-time employment (21.9 percent) accounting for the remainder. The corresponding percentages in 1982-83 were 65.4, 17.5, and 17.0.

4. At the undergraduate level, students in the independent sector received slightly more than one-half of all aid (53.9 percent) in 1982-83. In the public college sector, SUNY students received 27.6 percent and CUNY students received 14.3 percent. The remainder, 4.5 percent, was held by students in degree-granting proprietary schools. In 1981-82 the respective proportions were similar.

5. At the graduate level, students in the independent sector received nearly three-quarters (74.9 percent) of all aid. SUNY graduate students received 21.9 percent and CUNY students received 3.2 percent. For 1981-82 the proportions were similar.

B. Changes between 1981-82 and 1982-83

Aggregate amounts of aid for the combined sectors decreased in 1982-83 at both undergraduate and graduate levels, from about $1.93 billion to $1.80 billion, with changes occuring in all of the major categories. Examples of these variations include the following:

1. The total amounts for grants increased for all sectors and levels except SUNY. Institutional grants increased in all undergraduate sectors and all graduate sectors except SUNY. TAP amounts decreased in all sectors except CUNY. However, the lack of survey participation of some colleges is responsible for some of the decreases. All sectors except SUNY experienced an increase in amounts of Pell Grants.

2. The volume of student loans decreased significantly in all sectors except the proprietary schools, and at both graduate and undergraduate levels. The radical decrease is attributed to decreased utilization of the GSL Program following the imposition of a needs test for families whose income exceeds $30,000. At the undergraduate level the decline amounted to $136 million, or 19.1 percent. At the graduate level, the decrease amounted to $61.8 billion or 22.7 percent.

3. Student assistantships, which account for relatively small proportions of total aid, increased moderately on an aggregate basis. At the undergraduate level there was a decline of $2.3 million or 26 percent, and at the graduate level there was an increase of $6.7 million or 13.5 percent. The changes occurred almost entirely in SUNY and independent institutions. Student assistantships are often funded by a mix of institutional and government funds. The reason or reasons for the increase are not known. In 1981-82 there were significant increases at both levels.

4. Funding for part-time employment increased on an aggregate basis by about $5 million, with interesting variations by sector and level. Institutionally funded programs increased at both levels at independent colleges and at the SUNY graduate level for a total increase of about $9.4 million. College Work Study expenditures, on the other hand, declined in all sectors and levels except at the SUNY undergraduate and independent graduate levels, where there were moderate increases. On an aggregate basis, the CWS expenditures decreased by about $5.5 million. Inasmuch as the Federal allocation to colleges in the State remained at about the same level for the two years it appears that the decline probably represents transfer of funds. Up to 10 percent of CWS funds may be transferred to the SEOG program. In addition, up to 10 percent of funds may be carried back to the previous year or forward to the next year. It is also possible that some of the allocated funds were not spent.

   The changes between 1981-82 and 1982-83, as reported above, reflect a lack of stability which has characterized program funding in recent years. Further changes may be expected in 1984-85, as discussed earlier in Section VI.

Table 10: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students in New York State by Sector, 1981-82 and 1982-83

Student Aid Category	Undergraduate				Graduate			
	1981-82		1982-83		1981-82		1982-83	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	720,144,512		764,767,882		72,749,499		87,182,540	
1. Institutional Grants								
a. Unrestricted Funds	93,729,709	61,010	112,503,872	73,323	34,156,779	12,608	41,438,736	18,449
b. Restricted Funds	33,856,554	24,988	46,506,196	39,636	10,942,485	9,625	17,699,731	8,473
2. Provided by External Gifts	12,559,233	13,773	16,367,430	16,582	7,504,294	2,328	9,986,125	2,776
3. New York State								
a. TAP	252,999,863	316,790	254,721,352	297,149	5,928,490	16,302	4,721,859	13,111
b. Regents Scholarships	16,171,497	65,868	14,802,402	60,742	1,173,623	550	534,406	375
c. HEOP, EOP, SEEK	17,985,100	28,520	18,550,165	30,090	- -	-	- -	-
d. Other New York State	150,334	304	156,982	323	- -	-	- -	-
4. Pell Grants	251,074,970	277,627	261,267,891	254,957	- -	-	- -	-
5. SEOG	26,232,292	54,661	23,865,351	48,777	- -	-	- -	-
6. Other Governments' Grants	15,384,960	7,016	16,026,241	5,870	13,043,828	2,286	12,801,683	1,714
B. LOANS	710,176,753		574,201,712		272,627,563		210,849,718	
1. National Direct Student Loans (NDSL)	38,715,508	50,379	37,604,432	45,702	9,125,722	6,307	9,193,686	5,692
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	603,996,381	288,847	461,231,228	233,056	221,632,556	61,237	162,738,265	43,762
b. Administered by Other States	63,257,842	29,138	70,663,921	32,607	33,388,086	7,658	27,359,431	6,552
3. Institutionally Funded	1,258,558	1,756	2,182,288	2,459	2,809,353	2,013	3,698,103	2,126
4. Other Loans	2,948,464	3,177	2,519,843	2,732	5,671,846	2,065	7,860,233	2,210
C. STUDENT ASSISTANTSHIPS	8,954,480	9,947	6,605,147	7,418	49,906,720	12,705	56,671,821	12,387
D. WAGES PAID TO STUDENTS	76,399,554		75,109,563		20,839,121		27,179,049	
1. From Unrestricted Funds	22,148,813	27,273	27,490,132	34,422	6,991,336	1,206	12,105,477	4,596
2. From Restricted Funds	5,785,574	5,223	3,358,707	3,230	5,664,103	424	7,069,784	1,134
3. College Work-Study Program	49,551,167	64,482	44,260,724	56,771	8,183,682	5,370	8,003,788	4,724
a. Federal Contribution	35,990,260		31,530,080		6,148,140		5,859,744	
b. Institutional Contribution	13,560,907		12,730,644		2,035,542		2,144,044	
E. ALL OTHER STUDENT AID	2,974,966	2,054	817,218	951	502,314	222	1,011,530	187
F. TOTAL STUDENT FINANCIAL AID	1518,650,265		1421,501,522		416,625,217		382,894,658	

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 11: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
State University 1981-82 and 1982-83

Student Aid Category	Undergraduate				Graduate			
	1981-82		1982-83		1981-82		1982-83	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	174,388,780		171,257,841		16,416,687		14,298,531	
1. Institutional Grants								
a. Unrestricted Funds	2,321,474	4,890	3,458,267	6,645	5,631,771	3,246	5,025,885	6,043
b. Restricted Funds	2,134,309	4,559	2,869,997	6,384	4,681,791	6,972	3,700,605	4,447
2. Provided by External Gifts	2,798,519	5,371	4,772,088	6,725	1,223,803	351	1,246,927	386
3. New York State								
a. TAP	63,410,512	118,348	60,946,715	110,465	1,868,261	5,103	1,668,543	4,545
b. Regents Scholarships	6,702,792	27,119	5,989,598	24,513	322,194	172	247,905	157
c. HEOP, EOP, SEEK	5,596,670	10,584	5,552,551	12,547	- -	-	- -	-
d. Other New York State	92,622	184	92,504	187	- -	-	- -	-
4. Pell Grants	81,806,523	97,529	80,214,026	86,322	- -	-	- -	-
5. SEOG	6,039,461	15,207	5,775,555	12,920	- -	-	- -	-
6. Other Governments' Grants	3,485,898	2,465	1,586,140	1,249	2,688,867	438	2,408,666	336
B. LOANS	247,431,609		195,655,734		47,566,818		36,856,127	
1. National Direct Student Loans (NDSL)	11,081,083	16,492	12,185,799	16,366	1,358,104	890	1,446,815	870
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	229,033,174	122,833	168,292,613	93,968	42,827,061	12,463	31,362,511	9,151
b. Administered by Other States	6,484,055	3,017	14,351,483	7,823	1,753,029	483	2,149,717	586
3. Institutionally Funded	134,483	490	129,555	441	245,509	315	234,127	230
4. Other Loans	698,814	781	696,284	907	1,383,115	754	1,662,957	751
C. STUDENT ASSISTANTSHIPS	4,093,239	5,906	3,836,644	5,314	25,572,565	6,035	29,941,440	6,506
D. WAGES PAID TO STUDENTS	21,085,984		20,947,744		1,805,955		2,484,342	
1. From Unrestricted Funds	6,961,250	10,913	7,629,944	13,472	176,208	166	527,971	424
2. From Restricted Funds	2,160,777	4,063	1,008,870	2,400	343,042	187	808,003	207
3. College Work-Study Program	11,963,957	17,382	12,308,930	17,528	1,286,705	1,129	1,148,368	964
a. Federal Contribution	9,464,496		9,539,564		1,015,303		882,887	
b. Institutional Contribution	2,499,461		2,769,366		271,402		265,481	
E. ALL OTHER STUDENT AID	759,180	946	544,898	587	428,470	152	257,000	67
F. TOTAL STUDENT FINANCIAL AID	447,758,792		392,242,861		91,790,495		83,837,440	

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 12: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
City University 1981-82 and 1982-83

Student Aid Category	Undergraduate				Graduate			
	1981-82		1982-83		1981-82		1982-83	
	($)	($)	($)	($)	($)	($)	($)	($)
A. GRANTS	138,109,015		150,741,974		998,737		1,015,272	
1. Institutional Grants								
a. Unrestricted Funds	4,191,000	-	4,590,000	-	340,000	-	378,000	-
b. Restricted Funds	2,334,000	-	2,742,061	6,456	- -	-	- -	-
2. Provided by External Gifts	114,000	-	835,000	-	151,000	-	189,000	-
3. New York State								
a. TAP	47,519,770	83,236	54,503,283	81,509	481,237	1,404	448,272	1,291
b. Regents Scholarships	987,820	4,129	981,962	4,151	26,500	6	- -	-
c. HEOP, EOP, SEEK	6,716,464	13,083	7,078,256	12,906	- -	-	- -	-
d. Other New York State	550	1	- -	-	- -	-	- -	-
4. Pell Grants	72,237,502	83,164	77,388,587	77,731	- -	-	- -	-
5. SEOG	3,848,230	13,906	2,586,825	11,799	- -	-	- -	-
6. Other Governments' Grants	159,679	-	36,000	-	- -	-	- -	-
B. LOANS	84,453,685		45,310,520		12,569,226		10,941,047	
1. National Direct Student Loans (NDSL)	4,976,850	7,634	1,471,101	2,846	946,291	728	127,850	110
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	79,234,803	27,081	43,540,567	23,113	11,622,935	3,756	10,813,197	3,151
b. Administered by Other States	- -	-	- -	-	- -	-	- -	-
3. Institutionally Funded	- -	-	- -	-	- -	-	- -	-
4. Other Loans	242,032	343	298,852	410	- -	-	- -	-
C. STUDENT ASSISTANTSHIPS	- -	-	- -	-	- -	-	- -	-
D. WAGES PAID TO STUDENTS	11,643,112		7,471,692		612,664		431,180	
1. From Unrestricted Funds	- -	-	- -	-	- -	-	- -	-
2. From Restricted Funds	- -	-	- -	-	- -	-	- -	-
3. College Work-Study Program	11,643,112	14,483	7,471,692	7,401	612,664	356	431,180	269
a. Federal Contribution	9,314,490		5,977,354		490,131		344,943	
b. Institutional Contribution	2,328,622		1,494,338		122,533		86,237	
E. ALL OTHER STUDENT AID	344,875	-	- -	-	- -	-	- -	-
F. TOTAL STUDENT FINANCIAL AID	234,550,687		203,524,186		14,180,627		12,387,499	

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 13: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
Independent Institutions 1981-82 and 1982-83

Student Aid Category	Undergraduate				Graduate			
	1981-82		1982-83		1981-82		1982-83	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	374,404,187		408,403,976		55,334,075		71,868,737	
1. Institutional Grants								
a. Unrestricted Funds	87,091,862	55,959	104,238,037	66,505	28,185,008	9,362	36,034,851	12,406
b. Restricted Funds	29,176,145	20,153	40,601,179	26,480	6,260,694	2,653	13,999,126	4,026
2. Provided by External Gifts	9,447,735	8,207	10,611,409	9,653	6,129,491	1,977	8,550,198	2,390
3. New York State								
a. TAP	121,548,867	99,396	120,385,471	92,481	3,578,992	9,795	2,605,044	7,275
b. Regents Scholarships	8,414,054	34,362	7,767,560	31,828	624,929	372	286,501	218
c. HEOP, EOP, SEEK	5,664,563	4,813	5,919,358	4,637	- -	-	- -	-
d. Other New York State	52,762	111	55,128	119	- -	-	- -	-
4. Pell Grants	86,052,425	85,032	89,564,208	76,993	- -	-	- -	-
5. SEOG	15,868,033	24,452	15,086,833	23,249	- -	-	- -	-
6. Other Governments' Grants	11,087,741	3,942	14,174,793	4,229	10,354,961	1,848	10,393,017	1,378
B. LOANS	358,163,914		308,437,367		212,491,519		163,052,544	
1. National Direct Student Loans (NDSL)	22,577,646	26,058	23,804,164	26,204	6,821,327	4,689	7,619,021	4,712
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	277,572,343	129,252	227,589,613	104,702	167,182,560	45,018	120,562,557	31,460
b. Administered by Other States	54,882,232	25,310	53,466,150	23,469	31,635,057	7,175	25,209,714	5,966
3. Institutionally Funded	1,124,075	1,266	2,052,733	2,018	2,563,844	1,698	3,463,976	1,896
4. Other Loans	2,007,618	2,053	1,524,707	1,415	4,288,731	1,311	6,197,276	1,459
C. STUDENT ASSISTANTSHIPS	4,803,849	3,916	2,639,169	1,907	24,334,155	6,670	26,730,381	5,881
D. WAGES PAID TO STUDENTS	43,328,409		46,477,716		18,420,502		24,263,527	
1. From Unrestricted Funds	15,028,659	16,190	19,757,213	20,851	6,815,128	1,040	11,577,506	4,172
2. From Restricted Funds	3,624,797	1,160	2,349,837	830	5,321,061	237	6,261,781	927
3. College Work-Study Program	25,760,953	32,414	24,370,666	31,734	6,284,313	3,885	6,424,240	3,491
a. Federal Contribution	17,075,695		15,939,635		4,642,706		4,631,914	
b. Institutional Contribution	8,685,258		8,431,031		1,641,607		1,792,326	
E. ALL OTHER STUDENT AID	1,848,411	1,100	247,220	339	73,844	70	754,530	120
F. TOTAL STUDENT FINANCIAL AID	782,548,770		766,205,448		310,654,095		286,669,719	

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

Table 14: Sources of Student Financial Aid Distributed to Undergraduate Students at Degree-Granting Proprietary Institutions 1981-82 and 1982-83

Student Aid Category	Undergraduate				Graduate			
	1981-82		1982-83		1981-82		1982-83	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	33,242,530		34,364,091		- -		- -	
1. Institutional Grants								
a. Unrestricted Funds	125,373	161	217,568	173	- -	-	- -	-
b. Restricted Funds	212,100	276	292,959	316	- -	-	- -	-
2. Provided by External Gifts	198,979	195	148,933	204	- -	-	- -	-
3. New York State								
a. TAP	20,520,714	15,810	18,885,883	12,694	- -	-	- -	-
b. Regents Scholarships	66,831	258	62,882	250	- -	-	- -	-
c. HEOP, EOP, SEEK	7,403	40	- -	-	- -	-	- -	-
d. Other New York State	4,400	8	9,350	17	- -	-	- -	-
4. Pell Grants	10,978,520	11,902	14,101,070	13,911	- -	-	- -	-
5. SEOG	476,568	1,096	416,138	809	- -	-	- -	-
6. Other Governments' Grants	651,642	609	229,308	392	- -	-	- -	-
B. LOANS	20,127,545		24,798,091		- -		- -	
1. National Direct Student Loans (NDSL)	79,929	195	143,368	286	- -	-	- -	-
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	18,156,061	9,681	21,808,435	11,273	- -	-	- -	-
b. Administered by Other States	1,891,555	811	2,846,288	1,315	- -	-	- -	-
3. Institutionally Funded	- -	-	- -	-	- -	-	- -	-
4. Other Loans	- -	-	- -	-	- -	-	- -	-
C. STUDENT ASSISTANTSHIPS	57,392	125	129,334	197	- -	-	- -	-
D. WAGES PAID TO STUDENTS	342,049		212,411		- -		- -	
1. From Unrestricted Funds	158,904	170	102,975	99	- -	-	- -	-
2. From Restricted Funds	- -	-	- -	-	- -	-	- -	-
3. College Work-Study Program	183,145	203	109,436	108	- -	-	- -	-
a. Federal Contribution	135,579		73,527		- -		- -	
b. Institutional Contribution	47,566		35,909		- -		- -	
E. ALL OTHER STUDENT AID	22,500	8	25,100	25	- -	-	- -	-
F. TOTAL STUDENT FINANCIAL AID	53,792,016		59,529,027		- -		- -	

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C. General characteristics of aid by program source, as shown in Tables 15-19.

1. At the undergraduate level in 1982-83, institutional sources of grants, scholarships, loans (excluding the NDSL share), and employment accounted for only 14.4 percent of all sources. In the independent sector, where institutional aid is most prevalent, about one-quarter of all aid (23.2 percent) is from institutional sources. External (non-governmental) grants which are not directly controlled by the institutions, account for about one percent of all aid for all institutions.

2. For the graduate level, institutional sources accounted for slightly more than one-fifth of all aid (22.0 percent) in 1982-83. In the independent sector the proportion was 25.5 percent.

3. The utilization of government programs in 1982-83, between State and Federal, varies greatly among the sectors, as follows:

	SUNY	CUNY	Indep.	Prop.
		Percent of aid		
Undergraduate				
Federal	25.7	42.3	17.8	22.8
State-Administered (includes GSL)	65.0	52.2	54.2	75.5
Graduate				
Federal	6.0	2.8	7.4	
State-Administered (includes GSL)	42.3	90.9	51.9	

Aid through student assistantships is excluded in the table above as it is derived from institutional and government sources. NDSL funds are also excluded because of the mix of institutional and Federal funds.

4. The utilization of grants and loans in 1982-83 varies considerably among sectors at both undergraduate and graduate levels. For example, at the undergraduate level, grants as a proportion of all aid range from 43.7 percent at SUNY to 74.1 percent at CUNY. The proportions of grants and loans at independent institutions are relatively close to the averages of all sectors whereas loans constitute about 50 percent of undergraduate funds at SUNY and 22 percent at CUNY. Graduate students are heavily dependent on loans. At CUNY loans account for 88 percent of all aid and at independent and SUNY colleges the proportions, respectively, are 57 and 44 percent. Student assistantships at SUNY are an important source, accounting for 36 percent of aid.

Table 15: Sources of Financial Aid as Proportions of Total Student Aid Distributed to Undergraduate and Graduate Student in New York State By Sector 1981-82 and 1982-83

	Source of Aid	-----UG----- 1981 -82	1982 -83	-----GR----- 1981 -82	1982 -83
A.	GRANTS	47.4	53.8	17.5	22.8
	1. Institutional Grants	8.4	11.2	10.8	15.4
	a. Unrestricted Funds	6.2	7.9	8.2	10.8
	b. Restricted Funds	2.2	3.3	2.6	4.6
	2. Provided by External Gifts	0.8	1.2	1.8	2.6
	3. New York State				
	a. TAP	16.7	17.9	1.4	1.2
	b. Regents Scholarships	1.1	1.0	0.3	0.1
	c. HEOP, EOP, SEEK	1.2	1.3	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	16.5	18.4	0.0	0.0
	5. SEOG	1.7	1.7	0.0	0.0
	6. Other Governments' Grants	1.0	1.1	3.1	3.3
B.	LOANS	46.8	40.4	65.4	55.1
	1. National Direct Student Loans (NDSL)	2.5	2.6	2.2	2.4
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	39.8	32.4	53.2	42.5
	b. Administered by Other States	4.2	5.0	8.0	7.1
	3. Institutionally Funded	0.1	0.2	0.7	1.0
	4. Other Loans	0.2	0.2	1.4	2.1
C.	STUDENT ASSISTANTSHIPS	0.6	0.5	12.0	14.8
D.	WAGES PAID TO STUDENTS	5.0	5.3	5.0	7.1
	1. From Unrestricted Funds	1.5	1.9	1.7	3.2
	2. From Restricted Funds	0.4	0.2	1.4	1.8
	3. College Work-Study Program	3.3	3.1	2.0	2.1
	a. Federal Contribution	2.4	2.2	1.5	1.5
	b. Institutional Contribution	0.9	0.9	0.5	0.6
E.	ALL OTHER STUDENT AID	0.2	0.1	0.1	0.3
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

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Table 16: Sources of Financial Aid as Proportions of Total Student Aid
State University, 1981-82 and 1982-83

	Source of Aid	-----UG----- 1981 -82	1982 -83	-----GR----- 1981 -82	1982 -83
A.	GRANTS	38.9	43.7	17.9	17.1
	1. Institutional Grants	1.0	1.6	11.2	10.4
	a. Unrestricted Funds	0.5	0.9	6.1	6.0
	b. Restricted Funds	0.5	0.7	5.1	4.4
	2. Provided by External Gifts	0.6	1.2	1.3	1.5
	3. New York State				
	a. TAP	14.2	15.5	2.0	2.0
	b. Regents Scholarships	1.5	1.5	0.4	0.3
	c. HEOP, EOP, SEEK	1.2	1.4	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	18.3	20.5	0.0	0.0
	5. SEOG	1.3	1.5	0.0	0.0
	6. Other Governments' Grants	0.8	0.4	2.9	2.9
B.	LOANS	55.3	49.9	51.8	44.0
	1. National Direct Student Loans (NDSL)	2.5	3.1	1.5	1.7
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	51.2	42.9	46.7	37.4
	b. Administered by Other States	1.4	3.7	1.9	2.6
	3. Institutionally Funded	0.0	0.0	0.3	0.3
	4. Other Loans	0.2	0.2	1.5	2.0
C.	STUDENT ASSISTANTSHIPS	0.9	1.0	27.9	35.7
D.	WAGES PAID TO STUDENTS	4.7	5.3	2.0	3.0
	1. From Unrestricted Funds	1.6	1.9	0.2	0.6
	2. From Restricted Funds	0.5	0.3	0.4	1.0
	3. College Work-Study Program	2.7	3.1	1.4	1.4
	a. Federal Contribution	2.1	2.4	1.1	1.1
	b. Institutional Contribution	0.6	0.7	0.3	0.3
E.	ALL OTHER STUDENT AID	0.2	0.1	0.5	0.3
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

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Table 17: Sources of Financial Aid as Proprietary Total Student Financial Aid
City University, 1981-82 and 1982-83

Source of Aid	-----UG----- 1981 -82	1982 -83	-----GR----- 1981 -82	1982 -83
A. GRANTS	58.9	74.1	7.0	8.2
1. Institutional Grants	2.8	3.6	2.4	3.1
a. Unrestricted Funds	1.8	2.3	2.4	3.1
b. Restricted Funds	1.0	1.3	0.0	0.0
2. Provided by External Gifts	0.0	0.4	1.1	1.5
3. New York State				
a. TAP	20.3	26.8	3.4	3.6
b. Regents Scholarships	0.4	0.5	0.2	0.0
c. HEOP, EOP, SEEK	2.9	3.5	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0
4. Pell Grants	30.8	38.0	0.0	0.0
5. SEOG	1.6	1.3	0.0	0.0
6. Other Governments' Grants	0.1	0.0	0.0	0.0
B. LOANS	36.0	22.3	88.6	88.3
1. National Direct Student Loans (NDSL)	2.1	0.7	6.7	1.0
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	33.8	21.4	82.0	87.3
b. Administered by Other States	0.0	0.0	0.0	0.0
3. Institutionally Funded	0.0	0.0	0.0	0.0
4. Other Loans	0.1	0.1	0.0	0.0
C. STUDENT ASSISTANTSHIPS	0.0	0.0	0.0	0.0
D. WAGES PAID TO STUDENTS	5.0	3.7	4.3	3.5
1. From Unrestricted Funds	0.0	0.0	0.0	0.0
2. From Restricted Funds	0.0	0.0	0.0	0.0
3. College Work-Study Program	5.0	3.7	4.3	3.5
a. Federal Contribution	4.0	2.9	3.5	2.8
b. Institutional Contribution	1.0	0.7	0.9	0.7
F. ALL OTHER STUDENT AID	0.1	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

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Table 18: Sources of Financial Aid as Proportions of Total Student Financial Aid
Independent Institutions, 1981-82 and 1982-83

	Source of Aid	-----UG----- 1981 -82	1982 -83	-----GR----- 1981 -82	1982 -83
A.	GRANTS	47.8	53.3	17.8	25.1
	1. Institutional Grants	14.9	18.9	11.1	17.5
	a. Unrestricted Funds	11.1	13.6	9.1	12.6
	b. Restricted Funds	3.7	5.3	2.0	4.9
	2. Provided by External Gifts	1.2	1.4	2.0	3.0
	3. New York State				
	a. TAP	15.5	15.7	1.2	0.9
	b. Regents Scholarships	1.1	1.0	0.3	0.1
	c. HEOP, EOP, SEEK	0.7	0.8	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	11.0	11.7	0.0	0.0
	5. SEOG	2.0	2.0	0.0	0.0
	6. Other Governments' Grants	1.4	1.8	3.3	3.6
B.	LOANS	45.8	40.3	68.4	56.9
	1. National Direct Student Loans (NDSL)	2.9	3.1	2.2	2.7
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	35.5	29.7	53.8	42.1
	b. Administered by Other States	7.0	7.0	10.2	8.8
	3. Institutionally Funded	0.1	0.3	0.8	1.2
	4. Other Loans	0.3	0.2	1.4	2.2
C.	STUDENT ASSISTANTSHIPS	0.6	0.3	7.8	9.3
D.	WAGES PAID TO STUDENTS	5.5	6.1	5.9	8.5
	1. From Unrestricted Funds	1.9	2.6	2.2	4.0
	2. From Restricted Funds	0.5	0.3	1.7	2.2
	3. College Work-Study Program	3.3	3.2	2.0	2.2
	a. Federal Contribution	2.2	2.1	1.5	1.6
	b. Institutional Contribution	1.1	1.1	0.5	0.6
E.	ALL OTHER STUDENT AID	0.2	0.0	0.0	0.3
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

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Table 19: Sources of Financial Aid as Proportions of Total Student Financial Aid
Degree-Granting Proprietary Institutions 1981-82 and 1982-83

Source of Aid	-----UG----- 1981-82	1982-83	-----GR----- 1981-82	1982-83
A. GRANTS	61.8	57.7	0.0	0.0
1. Institutional Grants	0.6	0.9	0.0	0.0
a. Unrestricted Funds	0.2	0.4	0.0	0.0
b. Restricted Funds	0.4	0.5	0.0	0.0
2. Provided by External Gifts	0.4	0.3	0.0	0.0
3. New York State				
a. TAP	38.1	31.7	0.0	0.0
b. Regents Scholarships	0.1	0.1	0.0	0.0
c. HEOP, EOP, SEEK	0.0	0.0	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0
4. Pell Grants	20.4	23.7	0.0	0.0
5. SEOG	0.9	0.7	0.0	0.0
6. Other Governments' Grants	1.2	0.4	0.0	0.0
B. LOANS	37.4	41.7	0.0	0.0
1. National Direct Student Loans (NDSL)	0.1	0.2	0.0	0.0
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	33.8	36.6	0.0	0.0
b. Administered by Other States	3.5	4.8	0.0	0.0
3. Institutionally Funded	0.0	0.0	0.0	0.0
4. Other Loans	0.0	0.0	0.0	0.0
C. STUDENT ASSISTANTSHIPS	0.1	0.2	0.0	0.0
D. WAGES PAID TO STUDENTS	0.6	0.4	0.0	0.0
1. From Unrestricted Funds	0.3	0.2	0.0	0.0
2. From Restricted Funds	0.0	0.0	0.0	0.0
3. College Work-Study Program	0.3	0.2	0.0	0.0
a. Federal Contribution	0.3	0.1	0.0	0.0
b. Institutional Contribution	0.1	0.1	0.0	0.0
E. ALL OTHER STUDENT AID	0.0	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	0.0	0.0

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D. Average amounts of assistance by program, as shown in Tables 20-24.

Average amounts of aid from grants, loans and employment tend to reflect financial need and attendance costs. The averages for need-based programs are typically higher at the non-public institutions. Changes in average awards, for the two-year period, tend to reflect funding and program changes. Thus, institutional TAP and Pell grant averages increased as a Statewide basis while the GSL average declined, reflecting restrictions in eligibility. The TAP averages are lower than those reported in Section V because the latter include all institutions and were calculated at a more recent date.

E. Comparison of TAP and Pell Grant Program Data

The TAP and Pell Grant Programs, along with the GSL Program, are the three most utilized programs for undergraduates. Although the TAP and Pell Grant Programs are both considered entitlement programs, they differ in several respects, including different methods of determining financial need and awards, approved programs of study and availability for part-time study.

Tables 25 and 26 present some comparisons of the two programs for 1982-83. For consistency, the data for the two programs are derived from the preceding tables of the Higher Education Data System. Table 25 presents utilization rates (rates related to enrollments) and average awards by degree-granting sector. The TAP utilization rate is higher than the Pell Grant rate in all sectors except the proprietary where it is almost the same; on an overall basis nearly 10 percent higher. The maximum Pell award in 1982-83 was $1,800, which permitted higher average awards than in the two previous years when the maximum award was lower. At the same time, however, the average TAP awards were also increasing as the result of the phasing-in of a higher award scale, initiated in 1981. The differences in average TAP and Pell awards among the sectors are noticeable. At the public colleges the average Pell awards are significantly higher. In part this may be attributed to the fact that the TAP award scale was based on a maximum award of $2,200 or tuition, whichever is less. The maximum Pell award, however, can equal one-half of educational costs, a higher level than tuition at the public colleges. At the independent and proprietary institutions the average TAP awards exceed the average Pell awards and this presumably reflects eligibility for higher awards because of higher tuition levels.

Table 26 compares utilization rates and average awards for full-time and part-time Pell Grant recipients for 1982-83. The highest rates are found at the CUNY and proprietary sectors although the largest numbers of recipients were in SUNY institutions. For part-time students, the overall utilization rate was about 16 percent the size of the full-time recipient rate while the overall award level was about two-thirds that of full-time recipients.

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Table 20: Average Financial Aid Amount by Program Received by Undergraduate and Graduate Student Recipients in New York State 1981-82 and 1982-83

	UG		GR	
	1981-82	1982-83	1981-82	1982-83
A. GRANTS				
1. Institutional Grants	1,198	1,267	1,293	1,713
a. Unrestricted Funds	1,231	1,371	1,640	1,818
b. Restricted Funds	1,118	1,073	838	1,483
2. Provided by External Gifts	862	912	2,956	3,479
3. New York State				
a. TAP	799	857	364	360
b. Regents Scholarships	246	244	2,134	1,425
c. HEOP, EOP, SEEK	619	604	0	0
d. Other New York State	495	486	0	0
4. Pell Grants	904	1,006	0	0
5. SEOG	480	489	0	0
6. Other Governments' Grants	1,984	2,623	5,328	6,455
B. LOANS				
1. National Direct Student Loans (NDSL)	768	823	1,447	1,615
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	2,091	1,979	3,619	3,719
b. Administered by Other States	2,170	2,167	4,360	4,176
3. Institutionally Funded	717	887	1,396	1,739
4. Other Loans	928	922	2,641	3,357
C. STUDENT ASSISTANTSHIPS	856	890	3,928	4,237
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	673	707	1,490	2,086
2. From Restricted Funds	628	645	1,936	2,814
3. College Work-Study Program	768	780	1,524	1,697
E. ALL OTHER STUDENT AID	1,280	859	2,263	5,409

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 21: Average Financial Aid Amount by Programs
State University
1981-82 and 1982-83

	UO		OR	
	1981 -82	1982 -83	1981 -82	1982 -83
A. GRANTS				
1. Institutional Grants	469	485	864	832
a. Unrestricted Funds	475	518	1,276	832
b. Restricted Funds	464	449	672	832
2. Provided by External Gifts	514	707	3,487	3,230
3. New York State				
a. TAP	536	552	366	367
b. Regents Scholarships	247	244	1,873	1,579
c. HEOP, EOP, SEEK	529	443	0	0
d. Other New York State	503	495	0	0
4. Pell Grants	839	929	6	0
5. SEOG	397	447	0	0
6. Other Governments' Grants	1,414	1,270	6,139	7,169
B. LOANS				
1. National Direct Student Loans (NDSL)	672	745	1,526	1,663
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	1,865	1,791	3,436	3,427
b. Administered by Other States	2,149	1,835	3,629	3,668
3. Institutionally Funded	274	294	779	1,018
4. Other Loans	895	768	1,834	2,214
C. STUDENT ASSISTANTSHIPS	693	722	4,237	4,474
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	614	558	1,061	1,245
2. From Restricted Funds	532	420	1,834	3,903
3. College Work-Study Program	688	702	1,140	1,191
E. ALL OTHER STUDENT AID	803	928	2,819	3,836

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 22: Average Financial Aid Amount by Program
City University 1981-82 and 1982-83

	UG		GR	
	1981-82	1982-83	1981-82	1982-83
A. GRANTS				
1. Institutional Grants	0	417	0	0
a. Unrestricted Funds	0	0	0	0
b. Restricted Funds	0	417	0	0
2. Provided by External Gifts	0	0	0	0
3. New York State				
a. TAP	571	669	343	347
b. Regents Scholarships	239	237	4,417	0
c. HEOP, EOP, SEEK	513	548	0	0
d. Other New York State	550	0	0	0
4. Pell Grants	869	935	0	0
5. SEOG	277	219	0	0
6. Other Governments' Grants	0	0	0	0
B. LOANS				
1. National Direct Student Loans (NDSL)	652	517	1,300	1,162
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	2,926	1,884	3,094	3,432
b. Administered by Other States	0	0	0	0
3. Institutionally Funded	0	0	0	0
4. Other Loans	706	729	0	0
C. STUDENT ASSISTANTSHIPS	0	0	0	0
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	0	0	0	0
2. From Restricted Funds	0	0	0	0
3. College Work-Study Program	804	1,010	1,721	1,646
E. ALL OTHER STUDENT AID	0	0	0	0

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 23: Average Financial Aid Amount by Program
Independent Institutions 1981-82 and 1982-83

		-----UG-----		-----GR-----	
		1981 -82	1982 -83	1981 -82	1982 -83
A.	GRANTS				
1.	Institutional Grants	1,291	1,436	1,658	2,275
a.	Unrestricted Funds	1,299	1,456	1,766	2,299
b.	Restricted Funds	1,271	1,386	1,275	2,201
2.	Provided by External Gifts	1,085	1,058	2,862	3,520
3.	New York State				
a.	TAP	1,223	1,302	365	358
b.	Regents Scholarships	245	244	2,218	1,314
c.	HEOP, EOP, SEEK	1,109	1,196	0	0
d.	Other New York State	475	463	0	0
4.	Pell Grants	1,012	1,162	0	0
5.	SEOG	649	648	0	0
6.	Other Governments' Grants	2,482	3,211	5,135	6,281
B.	LOANS				
1.	National Direct Student Loans (NDSL)	866	908	1,455	1,617
2.	Federal Guaranteed Student Loans (GSL)				
a.	Administered by New York State	2,148	2,174	3,714	3,832
b.	Administered by Other States	2,168	2,278	4,409	4,226
3.	Institutionally Funded	888	1,017	1,510	1,827
4.	Other Loans	978	1,078	3,104	4,248
C.	STUDENT ASSISTANTSHIPS	1,114	1,384	3,648	3,975
D.	WAGES PAID TO STUDENTS				
1.	From Unrestricted Funds	710	802	1,558	2,172
2.	From Restricted Funds	963	1,294	2,015	2,571
3.	College Work-Study Program	795	768	1,618	1,840
E.	ALL OTHER STUDENT AID	1,680	729	1,055	6,288

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 24: Average Financial Aid Amount by Program
Degree-granting Proprietary Institutions
1981-82 and 1982-83

		-----UG-----		-----GR-----	
		1981 -82	1982 -83	1981 -82	1982 -83
A.	GRANTS				
	1. Institutional Grants	772	1,044	0	0
	a. Unrestricted Funds	779	1,258	0	0
	b. Restricted Funds	768	927	0	0
	2. Provided by External Gifts	1,020	730	0	0
	3. New York State				
	a. TAP	1,298	1,488	0	0
	b. Regents Scholarships	259	252	0	0
	c. HEOP, EOP, SEEK	185	0	0	0
	d. Other New York State	550	550	0	0
	4. Pell Grants	922	1,014	0	0
	5. SEOG	435	514	0	0
	6. Other Governments' Grants	1,070	585	0	0
B.	LOANS				
	1. National Direct Student Loans (NDSL)	410	501	0	0
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	1,875	1,935	0	0
	b. Administered by Other States	2,332	2,164	0	0
	3. Institutionally Funded	0	0	0	0
	4. Other Loans	0	0	0	0
C.	STUDENT ASSISTANTSHIPS	459	657	0	0
D.	WAGES PAID TO STUDENTS				
	1. From Unrestricted Funds	935	1,040	0	0
	2. From Restricted Funds	0	0	0	0
	3. College Work-Study Program	902	1,013	0	0
E.	ALL OTHER STUDENT AID	2,813	1,004	0	0

NYSED: Postsecondary Information Systems/HEDS (09/24/84).

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Table 25

Comparison of TAP and Pell Grant Recipients[1] by Utilization Rates and Average Awards

By Sector, 1982-83

	SUNY		CUNY		Independent		Proprietary		All Sectors	
	Util. Rate	Av. Award	Util. Rate	Av. Award	Util. Rate	Av. Award	Util. Rate	Av. Award	Util. Rate	Av. Award
	Percent		Percent		Percent		Percent		Percent	
Pell Grants	35.9	959	75.1	942	33.9	1,186	78.7	1,019	43.4	1,025
TAP Awards	48.8	552	81.1	669	42.7	1,302	78.3	1,488	53.1	857

[1]Full-time undergraduates at degree-granting institutions participating in the Higher Education Data System

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Table 26

Utilization Rates and Average Awards for Pell Grant Recipients[1]
By Sector, 1982-83 Enrollment Status

Grants	SUNY	CUNY	Independent	Proprietary	All Sectors
Full-Time					
No. of Pell Recipients	81,283	75,453	73,568	12,745	243,249
Full-time Enrollment*	226,265	100,473	216,744	16,204	559,686
Utilization Rate	35.9	75.1	33.9	78.8	43.4
Average Awards	959	942	1,186	1,019	1,025
Part-Time					
No. of Pell Recipients	5,316	7,186	4,106	340	16,948
Part-Time Enrollment*	112,776	58,239	66,044	4,228	241,287
Utilization Rate	4.7	12.3	6.2	8.0	7.0
Average Awards	$ 434	$ 883	$ 704	$ 638	$ 694

[1]The numbers of recipients are limited to those institutions which supplied complete data for full and part-time recipients.

*Undergraduate enrollment, Fall 1982.

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The observations above and the analysis of the HEDS data should be considered in the context of certain limitations. First, the data are in aggregate form and do not fully reflect such factors as the levels of family income represented by recipients or the degree to which students participate in all programs. Second, institutional student aid policies are not demonstrated. Institutions vary in the use of aid which they directly administer, such as the Federal campus-based programs. Student aid packaging priorities are related to the kinds of students served, amounts of funds available, admission practices and a number of other considerations. Further, the data supplied by the institutions have been accepted as provided, except where obvious editing was required. Instances of omissions, errors and incomplete data affect the reports.

There are two additional kinds of data obtained from the student aid reports in the Higher Education Data System which are not included in this report. One set of data deals with family income, which is an eligibility criterion for all major governmental and most institutional student aid programs. Family income is used to determine financial need, the difference between educational costs and the family's expected contribution. In assessing the role of student aid in financing higher education and in promoting access and choice, there is considerable interest in the degree to which student from different family income levels are represented in various categories of institutions. How diverse are institutions with respect to socio-economic status of their student bodies? The question is not easily answered, unfortunately, for a number of reasons. A major consideration is the availability of data. Family income data are available only from the applications of those students seeking and receiving assistance. Conclusions or assumptions about income distributions must be confined to the populations represented by available data.

Another consideration is the diversity of sources of income data. There is not a single application form which is used for all financial aid programs by all students. While a high number of colleges in the State use the Financial Aid form (FAF) of the College Scholarship Service, not all aid applicants or recipients apply for aid under the various programs for which the form is applicable. For example, a student who applies only for a TAP award will submit different income information than that supplied through the FAF. The logistics of attempting to collect complete and uniform income information for all students are so formidable as to prevent accomplishment to date. Through the Higher Education Data System, however, the degree-granting institutions report the same income data submitted for purposes of participation in the three Federal campus-based programs. The income data includes the category of applicants who were enrolled as half-time or full-time students. A second category includes recipients of one or more of the three campus-based programs. An analysis of this data will appear in a report on net cost of college attendance, which is described below.

A second set of data shows the relationship of student aid in institutional finance. At many colleges there are considerable differences in the scope of student aid expenditures. Through the data system it is possible to show the relationship of institutional grants, total grants and total aid to tuition and fee revenues and total revenues. This analysis will also be used in the report on net cost of attendance.

The 1984 Regents Statewide Plan for the development of Postsecondary Education describes the use of a net cost of attendance model as an indicator of the effective use of resources. The purpose of the model is not to portray the actual operation of the student aid system or its adequacy but rather, in broad terms, to examine the effect of student aid on student choice and access. Through the collection of data on student aid and attendance costs for various categories of institutions it is possible for the model to show how attendance costs from various income levels may or may not be met through the use of various aid programs. The model can thus be used to show how access may be affected by changes in the proportions of attendance costs which are offset by student aid. The data on family income and student aid relationships to institutional revenues may, to the extent possible, supplement the observations afforded by the net cost model.

The data reported for 1982-83 represent the third year of comparative data. Annual surveys and reports for subsequent years, should help provide a basis for decisions about the direction of student aid programs.

From these data the State can better plan the direction of support of postsecondary education. More precisely, in consideration of fiscal and educational policy issues, the State's student aid policy should be reviewed with particular attention to the following objectives:

1. The need to establish goals for the State's student aid programs and methods for setting priorities of these goals so that the State's programs, in tandem with Federal programs, will promote maximum effectiveness of State funding.

2. The determination of how, and to what extent, existing Federal, State and institutional aid programs work together to meet student financial need and postsecondary costs.

3. The identification of alternative ways through which existing programs and available resources can best serve the needs of students and their families, the institutions and the State.

New York has the largest student financial aid programs in the nation and its students receive the largest amounts of assistance under Federal programs. In the present period of change and uncertainty, it is essential that the State maintain and improve its position through a review effort. This activity would provide the State with the means to develop a policy which would implement purposes of State programs with those of the Federal government and the institutions.

APPENDIX

APPENDIX

Determination of the Student's Award on the Basis of Tuition Cost and Financial Ability

The minimum and maximum awards for the scholarship and grant programs are established by legislation. Within this range, the award is determined by the tuition cost of the college attended by the student and by the family net taxable income. (Lehman Fellowships and Child of Veteran Awards are not limited by tuition charges or family income and Regents Physician Shortage Scholarships are not limited by tuition charges.)

These limitations are illustrated for the largest award program, the Tuition Assistance Program. That program presently operates with five schedules of awards. Effective in 1984-85, there are two undergraduate schedules for students who are financially dependent or who are financially independent and married or have dependents. Schedule G, with a maximum award of $2,200 is for such students attending proprietary schools. Schedule H with a maximum award of $2,700 applies to students attending not-for-profit institutions. In addition, Schedule B applies to all graduate and professional students who are financially dependent or are financially independent and married or have dependents.

Table 27
Illustrative Tuition Assistance Program (TAP) Annual Awards
Schedule G
1984-85

Net Taxable Balance*	Proprietary Schools Tuition = $2,200 or more
$0- 5,000	$2,200
6,000	2,130
9,000	1,910
12,000	1,650
15,000	1,340
20,000	790
25,000	300
29,000	300
29,001 or more	0

*Net taxable balance is the gross income less all allowable exemptions and deductions for State income tax purposes. For the typical two-child family, a net taxable balance of $5,000, for example, is approximately comparable to a gross income of about $10,200 with standard tax deductions.

Table 28
Illustrative Tuition Assistance Program (TAP) Annual Awards
Schedule H
1984-85

Net Taxable Balance	Independent College Tuition=$2,700 or more	SUNY Tuition=$1,375	CUNY Tuition= $1,225
$0-5,000	2,700	1,375	1,225
6,000	2,630	1,305	1,155
9,000	2,410	1,085	935
12,000	2,150	825	675
15,000	1,840	515	365
20,000	1,290	300	300
25,000	740	300	300
29,000	300	300	300
29,001	0	0	0

Table 29
Illustrative Tuition Assistance Program (TAP) Annual Awards
Schedule B
1984-85

Net Taxable Balance	Independent Colleges, SUNY AND CUNY
$ 2,000	$ 600
2,750	550
6,000	333
9,000	133
12,000	100
15,000	100
20,000	100
25,000	0

Adjustments in the net taxable balance are provided, under Schedules G, H and B, where more than one family member is in full-time study at an approved postsecondary institution. Under Schedules G and H, $3,000 is deducted from the net taxable balance for the first additional member and $2,000 for each additional member. Under Schedule B, the net taxable balance is divided by the number of family members in full-time attendance.

After a student has received two full years of payments, remaining TAP payments under Schedules G and H are reduced by $200 per year, except that no student shall receive less than $300 per year if the family net taxable balance is $29,000 or less.

Two additional schedules were established for single, financially independent students without dependents by the 1977 Legislature. Schedule D applies to

graduate students and Schedule E applies to undergraduate students.

Table 30
Illustrative Tuition Assistance Program (TAP)
Annual Awards for Single, Financially Independent Students
1984-85

Net Taxable Balance	Independent College		SUNY		CUNY	
	Schedule D	Schedule E	Schedule D	Schedule E	Schedule D	Schedule E
$ 0- 1,000	$600	$1,800	$600	$1,375	$600	$1,225
2,000	350	1,500	350	1,075	350	925
3,000	100	1,200	100	775	100	625
5,000	100	600	100	200	100	200
5,677 & over	0	0	0	0	0	0